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which has the address of 731 C Heather Ridge Drive
(Street)

Frederick Maryland 21701
(City) (State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all leases, tenancies, easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and any and all awards made with respect to the mortgaged premises by any governmental or other lawful authorities for taking by eminent domain the whole or any part of said premises, and all of the foregoing, and any and all sums payable under all policies of insurance with respect to the mortgaged premises; together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the timely repayment of the Note; the payment of all other sums, with interest thereon, advanced according to this Deed of Trust to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the timely repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 24 hereof (herein "Future Advances").

TO HAVE AND TO HOLD the Property in fee simple/for all the term of years yet to come and unexpired therein with the benefit of renewal, subject to the payment of the annual ground rent of n/a Dollars (\$), payable semi-annually on the day of in each and every year.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend specially the title to the Property against all claims and demands and will execute such further assurances of the same as may be requisite.

BORROWER AND LENDER COVENANT AND AGREE AS FOLLOWS:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Deed of Trust.

2. Funds for Taxes and Insurance. Subject to applicable law, or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments, water and sewer charges and other public and quasi-public dues and charges, the ground rents on the Property, if any, plus one-twelfth of yearly premium on the policies of mortgage and fire and extended coverage